

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Robert T. Hammerlee | Social Security number or ITIN | xxx-xx-4761 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Karen S. Hammerlee | Social Security number or ITIN | xxx-xx-4907 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 13-10292-TPA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert T. Hammerlee

Karen S. Hammerlee

8/2/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert T. Hammerlee
 Karen S. Hammerlee
 Debtors

Case No. 13-10292-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: 3180W

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 Total Noticed: 77

Date Rcvd: Aug 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db/jdb
 aty +Robert T. Hammerlee, Karen S. Hammerlee, 559 Keister Road, Venus, PA 16364-2017
 +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 cr +BENEFICIAL CONSUMER DISCOUNT COMPANY, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
 13598417 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13582286 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 13582287 +Asset Recovery RJW 350, RBS Citizens, N.A., One Citizens Dr., Providence, RI 02903-1339
 13582293 Berkheimer Tax Administrator, P.O. Box 25153, Lehigh Valley, PA 18002-5153
 13689501 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
 13582297 +Chase Bank USA, PO Box 5070, Southfield, MI 48086-5070
 13584023 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13582300 +Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
 13582301 +Citizens Bank, 1200 N 7th St., Harrisburg, PA 17102-1419
 13583476 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
 13582304 Credit Acceptance Corp., PO Box 551888, Detroit, MI 48255-1888
 13582306 Dell Computer/Web Bank, PO Box 78708, Austin, TX 78708
 13582308 Disability Management Services, Inc., P.O. Box 417174, Boston, MA 02241-7174
 13918770 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13582312 Erie Family Life Insurance Company, 100 Erie Insurance Place, Erie, PA 16530-2222
 13582313 ++FIDELITY INFORMATION CORPORATION, PO BOX 3963, GLENDALE CA 91221-0963
 (address filed with court: Fidelity Info Corp, PO Box 49938, Los Angeles, CA 90049)
 13582314 +First United National Bank, PO Box 7, Fryburg, PA 16326-0007
 13582320 HSBC Card Services, PO Box 71104, Charlotte, NC 28272-1104
 13582327 Knights of Columbus, PO Box 1492, New Haven, CT 06506-1492
 13582329 +Mary Ellen Keverline, Tax Collector, 456 Pinegrove School Road, Venus, PA 16364-2418
 14362821 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 13622347 +PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
 13582333 +Pinnacle Credit Services, 7900 Highway 7 #100, Minneapolis, MN 55426-4045
 13582338 +TMS Physical Therapy, 201B Erie Street, Grove City, PA 16127-1659
 13582339 UPMC Northwest, P.O. Box 382059, Pittsburgh, PA 15250-8059
 13582340 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 13582342 Venango County Tax Claim, 1174 Elk St., PO Box 831, Franklin, PA 16323-0831
 13582343 Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, 1400 Koppers Building,
 Pittsburgh, PA 15219-1826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 03 2017 01:24:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13582288 EDI: BANKAMER.COM Aug 03 2017 01:18:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 13582289 +EDI: BANKAMER2.COM Aug 03 2017 01:18:00 Bank of America, PO Box 17054,
 Wilmington, DE 19850-7054
 13582290 EDI: HFC.COM Aug 03 2017 01:18:00 Beneficial Consumer Discount Co d/b/a,
 Beneficial Mortgage Co of Pennsylvania, P.O. Box 5253, Carol Stream, IL 60197-5253
 13582291 +EDI: HFC.COM Aug 03 2017 01:18:00 Beneficial/Household Finance Co, PO Box 3425,
 Buffalo, NY 14240-3425
 13652294 +E-mail/Text: bncmail@w-legal.com Aug 03 2017 01:24:38 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13797769 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 03 2017 01:25:18 Caliber Home Loans, Inc.,
 PO Box 24330, Oklahoma City, OK 73124-0330
 13582294 +EDI: CAPITALONE.COM Aug 03 2017 01:18:00 Cap One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 13582295 +EDI: CAPITALONE.COM Aug 03 2017 01:18:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 13582296 +EDI: CHASE.COM Aug 03 2017 01:18:00 Chase, 800 Brooksedge Blvd.,
 Westerville, OH 43081-2822
 13582298 +EDI: CHASE.COM Aug 03 2017 01:18:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850-5298
 13582299 +EDI: SEARS.COM Aug 03 2017 01:18:00 Citibank/Sears, PO Box 6282,
 Sioux Falls, SD 57117-6282
 13582302 +EDI: WFNNB.COM Aug 03 2017 01:18:00 Comenity Bank/Fashion Bug, PO Box 182272,
 Columbus, OH 43218-2272
 13582303 +EDI: WFNNB.COM Aug 03 2017 01:18:00 Comenity Bank/Maurices, PO Box 182789,
 Columbus, OH 43218-2789
 13582305 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Aug 03 2017 01:24:49
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13582309 EDI: DISCOVER.COM Aug 03 2017 01:18:00 Discover Bank, 6500 New Albany Road,
 New Albany, OH 43054

District/off: 0315-1

User: dkam
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13582310 EDI: DISCOVER.COM Aug 03 2017 01:18:00 Discover Financial Svcs, PO Box 15316,
Wilmington, DE 19850
13582307 +EDI: NAVIENTFKASMDOE.COM Aug 03 2017 01:19:00 Dept of Education/Sallie Mae, PO Box 9635,
Wilkes Barre, PA 18773-9635
13592242 EDI: DISCOVER.COM Aug 03 2017 01:18:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13582315 +EDI: RMSC.COM Aug 03 2017 01:18:00 GE/JC Penney, PO Box 965007, Orlando, FL 32896-5007
13582316 +EDI: RMSC.COM Aug 03 2017 01:18:00 GECRB/Home Prod, c/o PO Box 965036,
Orlando, FL 32896-0001
13582317 +EDI: GMACFS.COM Aug 03 2017 01:18:00 GMAC, PO Box 380901, Minneapolis, MN 55438-0901
13582319 +EDI: HFC.COM Aug 03 2017 01:18:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13692242 +EDI: HFC.COM Aug 03 2017 01:18:00 HSBC Mortgage Services, Inc., PO Box 21188,
Eagan, MN 55121-0188
13582321 +EDI: HFC.COM Aug 03 2017 01:18:00 HSBC/Bon Ton, PO Box 5253,
Carol Stream, IL 60197-5253
13582322 +EDI: HFC.COM Aug 03 2017 01:18:00 HSBC/BonTon, PO Box 5253, Carol Stream, IL 60197-5253
13582323 +EDI: HFC.COM Aug 03 2017 01:18:00 HSBC/Yamaha Music, PO Box 5253,
Carol Stream, IL 60197-5253
13582318 +EDI: CITICORP.COM Aug 03 2017 01:18:00 Home Depot/Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
13585625 +E-mail/Text: bankruptcy@huntington.com Aug 03 2017 01:24:27 Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424
13582324 E-mail/Text: bankruptcy@huntington.com Aug 03 2017 01:24:27 Huntington National Bank,
PO Box 182519, Columbus, OH 43218-2519
13582325 +EDI: IIC9.COM Aug 03 2017 01:19:00 I C Systems, Inc., PO Box 64378,
Saint Paul, MN 55164-0378
13582326 EDI: IIC9.COM Aug 03 2017 01:19:00 I.C. Systems, 444 Highway 96 East, P.O. Box 64437,
Saint Paul, MN 55164-0437
13582328 +EDI: RESURGENT.COM Aug 03 2017 01:18:00 LVNV Funding LLC, PO Box 10497,
Greenville, SC 29603-0497
13582330 +EDI: MID8.COM Aug 03 2017 01:18:00 Midland Credit Management, 8875 Aero Drive,
San Diego, CA 92123-2255
13582331 +EDI: AGFINANCE.COM Aug 03 2017 01:18:00 OneMain, 6801 Colwell Blvd.,
Irving, TX 75039-3198
13582332 EDI: AGFINANCE.COM Aug 03 2017 01:18:00 OneMain Financial, P.O. Box 183172,
Columbus, OH 43218-3172
13875419 +EDI: PRA.COM Aug 03 2017 01:18:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
13582335 +EDI: NAVIENTFKASMSERV.COM Aug 03 2017 01:18:00 Sallie Mae, 11100 USA Pkwy,
Fishers, IN 46037-9203
13582334 EDI: NAVIENTFKASMSERV.COM Aug 03 2017 01:18:00 Sallie Mae, PO Box 9555,
Wilkes Barre, PA 18773-9555
13670923 +EDI: NAVIENTFKASMSERV.COM Aug 03 2017 01:18:00 Sallie Mae ECFC, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13703123 EDI: NAVIENTFKASMDOE.COM Aug 03 2017 01:19:00 Sallie Mae Inc. on behalf of,
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
13582336 +EDI: SEARS.COM Aug 03 2017 01:18:00 Sears/Citibank, P.O. Box 6282,
Sioux Falls, SD 57117-6282
13582337 +EDI: CHRYSLER.COM Aug 03 2017 01:18:00 TD Auto Finance, PO Box 9223,
Farmington, MI 48333-9223
13582341 EDI: USBANKARS.COM Aug 03 2017 01:18:00 US Bank, PO Box 108, Saint Louis, MO 63166
TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr LSF8 MASTER PARTICIPATION TRUST
cr LSF8 Master Participation Trust
cr* +Caliber Home Loans, Inc., PO Box 24330, Oklahoma City, OK 73124-0330
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
cr* +Pheaa, PO Box 8147, Harrisburg, Pa 17105-8147
13582292* +Beneficial/Household Finance Co., PO Box 3425, Buffalo, NY 14240-3425
13582311* +Discover Financial Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316

TOTALS: 2, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: dkam
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Caliber Home Loans, Inc. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Jerome B. Blank on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Sharon L. Smith on behalf of Debtor Robert T. Hammerlee slschmedler@gmail.com,
slschmedler@gmail.com
Sharon L. Smith on behalf of Joint Debtor Karen S. Hammerlee slschmedler@gmail.com,
slschmedler@gmail.com

TOTAL: 8